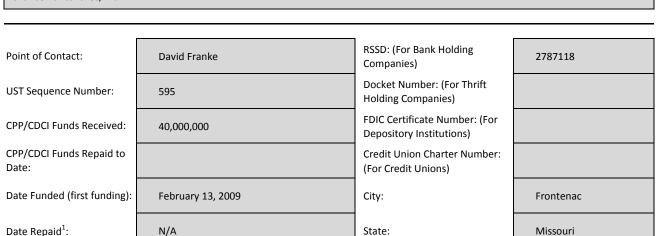


(Include Holding Company Where Applicable)

Rel	liance	Bancshares.	Inc.



<sup>&</sup>lt;sup>1</sup>If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

Х	Increase lending or reduce lending less than otherwise would have occurred.
	With the receipt of funds from the U.S. Treasury, the Company was able to reduce lending less than otherwise would have occurred.







Rel	Reliance Bancshares, Inc.	
	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	
	Increase securities purchased (ABS, MBS, etc.).	
	Make other investments.	



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Reliance Bancshares, Inc.	

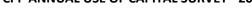
X	Increase reserves for non-performing assets.
`	The funds from the U.S. Treasury allowed us to add \$23.8 million in provision for loan loss expense during 2011 to address problem loans.
	Our reserve as a percentage of loans increased from 3.84% to 4.35%.
X	Reduce borrowings.
	Since December 31, 2009, the Company has reduced borrowings by 35.6%
Х	Increase charge-offs. The Company charged off \$29.7 million in uncollectible loans during 2011.
	The Company charged on \$25.7 million in unconectible loans during 2011.







(Include Holding Company Where Applicable)	1789
Reliance Bancshares, Inc.	
Purchase another financial institution or purchase assets from another financial institution	n.
Held as non-leveraged increase to total capital.	



Reliance Bancshares, Inc.



NAME OF INSTITUTION
(Include Holding Company Where Applicable)

What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?	







Reliance Bancshares, Inc.	
What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?	



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Reliance Bancshares, Inc.		
Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.		